

FAST FACTS

- * Whenever you have a problem with a product or a service, first discuss your complaint with the merchant.
- * If necessary, write a letter to the company's consumer affairs office or its president. Your letter should be brief and to the point
- * You might also contact organizations and agencies that provide consumer assistance. They include: your State Attorney General, other state and local consumer affairs offices, the Better Business Bureau, Bureau of Consumer Protection Office of Consumer & Business Education, (202) 326-3650, and the Federal Information Center. In addition, dispute resolution programs offer more substantive consumer assistance through mediation and arbitration.

As a consumer, you have the right to expect businesses to treat you fairly and honestly. However, there may be instances when you are not satisfied with a product or service and you need to know how to remedy the situation.

This information offers approaches to solving a consumer product or service problem. It helps you decide where and to whom you should direct your complaint. Some organizations and agencies that provide consumer assistance also are listed.

HOW TO GET STARTED

Whenever you have a problem with a product or service, first discuss your complaint with the merchant. If the first person you speak with cannot help, go to the manager and continue up the line of authority until you get satisfaction.

If necessary, write a letter to the company's consumer affairs office or its president. Management may be grateful when you bring a complaint to their attention. It can help them identify problems that could be bad for business. In some circumstances, it also may be necessary to contact the manufacturer.

An effective complaint letter should include certain essential pieces of information. It should be brief and to the point. List all important facts and include copies, NOT originals, of documentation regarding your complaint.

Send your letter by certified mail, return receipt requested, and keep copies of your dispute letter and enclosures. This will document what the company received. See our Web Site on Solving Consumer Problems for a sample complaint letter.

CONSUMER RESOURCES

If you cannot get satisfaction from the merchant or manufacturer, you may wish to try to get help elsewhere. The following organizations and agencies can be valuable resources:

State and Local Organizations

Look in your phone book for the complete names, addresses, and phone numbers for the following offices.

State - Attorney General or Consumer Affairs. Most offices are headquartered in your state capital, although many have local and regional offices.

Local - or county consumer affairs
Better Business Bureau
Local postmaster
Local media: television; radio; or newspaper
consumer "Hotlines," such as Call For Action.

Federal Government

The Consumer's Resource Handbook, published by the U.S. Office of Consumer Affairs, provides a listing of federal, state and local government agencies, and offices of private businesses and organizations that can help resolve consumer complaints. For a free copy of the Handbook, send a postcard to: Consumer's Resource Handbook, Consumer Information Center, Pueblo, Colorado 81009.

In addition, if you are not sure what federal agency has jurisdiction over your inquiry or complaint, you may contact the Federal Information Center (FIC). The FIC is listed in the U.S. government section of telephone directories in major cities around the country. For a complete listing of FIC telephone numbers, send a postcard to:

Federal Information Center, Consumer Information Center, Pueblo, Colorado 81009.
Private Organizations

The National Fraud Information Center (NFIC), a project of the National Consumers League, operates a consumers' hotline at 1-800-876-7060, 9a.m.-5:30 p.m. EST, Monday - Friday. NFIC provides services and assistance in filing complaints and sends appropriate information to the Federal Trade Commission/National Association of Attorneys General Fraud Database for investigation and enforcement use.

DISPUTE RESOLUTION PROGRAMS

Dispute resolution programs offer a substantive approach to settling disagreements. They can be quicker, less expensive, and more private than going to court. Many businesses and private organizations, as well as public agencies, offer dispute resolution programs. Some programs are free. Others charge a flat rate or one based on how much a consumer can afford.

Two common types of dispute resolution techniques are mediation and arbitration. Through mediation, you and the other party try to resolve the dispute with the help of a neutral third party - a mediator. In the course of informal meeting, the mediator tries to help resolve your differences. The mediator does not make a decision; it is up to you and the other party to reach an agreement. The mediator is there to help you find a solution.

In arbitration, you present your case before an arbitrator, who makes a decision about the case. Arbitration is less formal than court, though you and the other party may appear at hearings, present evidence, or call and question each other's witnesses. The decision may be binding and legally enforceable in court.

You may want to contact the following kinds of organizations to find out what dispute resolution options are available in your area: local or state consumer protection agencies, state attorneys general, small claims courts, some local court systems, Better Business Bureaus, bar associations, law school clinics, and nonprofit dispute resolution programs.



The Indiana Department of Financial Institutions, Division of Consumer Credit has many other credit related brochures available, such as:

Answers to Credit Problems
Applying for Credit
At Home Shopping Rights
Bankruptcy Facts
Buried in Debt
Charge Card Fraud
Choosing A Credit Card
Co-Signing
Credit and Divorce
Deep in Debt?
Equal Credit Opportunity
Fair Credit Reporting
Fair Debt Collection
Gold Cards
Hang up on Fraud
High Rate Mortgages
Home Equity Credit Lines
How to Avoid Bankruptcy
Look Before you Lease
Mortgage Loans
Older Consumers
Repossession
Reverse Mortgage Loans
Rule of 78s – What is it?
Shopping for Credit
Using Credit Cards
Variable Rate Credit
What is a Budget?
What is the DFI?

Call our toll-free number or write to the address on the cover for a copy of any of the brochures listed or for further consumer credit information.



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SOLVING CONSUMER PROBLEMS



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